31 (Official Form 1		04 DOC d States Bai		<u>ป 01/14/15</u> วัดษัทยาt		Entered Page 1 (			14:15:30	Desc M	alli
	UNITE			S G G G G G G G G G G G G G G G G G G G	•	uge I v	01 -		VOLU	NTARY PETI	TION
District of Name of Debtor (if individual, enter Last, First, Middle):					Name of Jo	int De	ebtor (Spo	use) (Last, First, l	Middle):		
All Other Names used by the Debtor in the last 8 years					All Other N	Vames	used by the	he Joint Debtor in	the last 8 years		
(include married, maiden, and trade names):					(include ma	arried,	maiden, a	and trade names):	·		
Last four digits of So (if more than one, sta		al-Taxpayer I.E	D. (ITIN)/Com	plete EIN		Last four di (if more tha				axpayer I.D. (ITI	IN)/Complete EIN
Street Address of De	btor (No. and Stree	t, City, and Sta	te):			Street Addr	ress of	Joint Deb	otor (No. and Stre	et, City, and Sta	te):
County of Residence	or of the Principal	Place of Rusin	ZIP C	ODE		County of I	Reside	ence or of	the Principal Plac		CIP CODE
Mailing Address of l									ebtor (if different		ress):
Location of Principa	l Assets of Business	s Debtor (if dif	ZIP C		/e):					Z	IP CODE
											IP CODE
(Form	ype of Debtor n of Organization) theck one box.)			Nature of Bus (Check one b		s		(	Chapter of Bank the Petition is	ruptcy Code Ui Filed (Check o	
_	ludes Joint Debtors	,		th Care Business le Asset Real Es		os dofinad in	[		oter 7 Deter 9	Chapter 15 F	Petition for of a Foreign
See Exhibit D	on page 2 of this for	m.	11 U	J.S.C. § 101(51B		as defined in	`   <u> </u>	☐ Chaj	pter 11	Main Procee	eding
☐ Corporation (in Partnership	ncludes LLC and LI	LP)	Rail Stoc	road kbroker				_l Cha <sub>l</sub> □ Cha <sub>l</sub>	pter 12  pter 13	- i	Petition for of a Foreign
Other (If debto	r is not one of the a		Com	modity Broker				,		Nonmain Pro	
cneck this box	and state type of en	inty below.)	Othe	ring Bank er			-			ture of Debts eck one box.)	
· 			((	Tax-Exempt I Check box, if app					are primarily cons	sumer 🗌 De	ebts are primarily
				or is a tax-exem				§ 101(8	defined in 11 U.S 8) as "incurred by lual primarily for	an	siness debts.
				e (the Internal Re	evenu	ie Code).			al, family, or hous		
	Filing Fee	(Check one bo	ox.)			Check one	box:		Chapter 11 I	Debtors	
☐ Full Filing Fee	attached.					Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).					
	e paid in installmen				ch		JI 18 III	ot a siliali	business debior a	is defined in 11 (	o.s.c. g 101(31 <i>D)</i> .
	tion for the court's of ee except in installa										cluding debts owed to
Filing Fee wai	ver requested (appli	cable to chapte	r 7 individual	s only). Must					are less than \$2,3 three years there		subject to adjustmen
	pplication for the co					Check all a			· · · · · · · · · · · · · · · · · · ·		
						A pla Acce	n is be ptance	eing filed es of the pl	with this petition. an were solicited	prepetition from	n one or more classes
Statistical/Adminis	trative Information	n				of cre	editors	, in accord	lance with 11 U.S	S.C. § 1126(b).	THIS SPACE IS FOR
☐ Debtor es	timates that funds v timates that, after a on to unsecured cree	ny exempt prop					aid, th	ere will b	e no funds availat	ble for	COURT USE ONLY
Estimated Number o	_					1					1
1-49 50-99	100-199	200-999	1,000- 5,000	5,001- 10,000	10.	,001- ,000	25,00 50,00		50,001- 100,000	Over 100,000	
Estimated Assets											1
\$0 to \$50,001	to \$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50	0,000,001	\$100	,000,001	\$500,000,001	More than	
\$50,000 \$100,00	0 \$500,000	to \$1 million	to \$10 million	to \$50 million		\$100 llion	to \$5 millio		to \$1 billion	\$1 billion	
Estimated Liabilities	_	_									1
\$0 to \$50,001 \$50,000 \$100,00		\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50		 0,000,001 \$100	\$100 to \$5	,000,001 00	\$500,000,001 to \$1 billion	∐ More than \$1 billion	

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	n 1 Case 15-01064 Doc 1 Filed 01/14/15	Entered 01/14/15 14:15:30	Desc Main Page 2			
Voluntary P	Petition Document I t be completed and filed in every case.)	Page 2 10 ft 44:				
	All Prior Bankruptcy Cases Filed Within Last 8 Y					
Location Where Filed:		Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Name of Debtor	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi	lliate of this Debtor (If more than one, attach a Case Number:	dditional sheet.) Date Filed:			
	:: 					
District:		Relationship:	Judge:			
	Exhibit A	Exhibit (To be completed if debt				
	ed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) ties and Exchange Commission pursuant to Section 13 or 15(d) of the	whose debts are primarily	y consumer debts.)			
	ange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in have informed the petitioner that [he or she]				
		or 13 of title 11, United States Code, and ha	ve explained the relief available under			
		each such chapter. I further certify that I h required by 11 U.S.C. § 342(b).	ave delivered to the debtor the notice			
☐ Exhibit A	A is attached and made a part of this petition.	X				
		Signature of Attorney for Debtor(s)	(Date)			
	Exhibit	t C				
Does the debtor	own or have possession of any property that poses or is alleged to pose a	threat of imminent and identifiable harm to pu	blic health or safety?			
Yes, and	Exhibit C is attached and made a part of this petition.					
☐ No.						
	Exhibit	t D				
(To be complete	ed by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)				
☐ Exhibit	D completed and signed by the debtor is attached and made a part of this	petition.				
If this is a joint	petition:					
☐ Exhibit	D also completed and signed by the joint debtor is attached and made a page.	art of this petition.				
		•				
Information Regarding the Debtor - Venue						
	(Check any appl Debtor has been domiciled or has had a residence, principal place of		for 180 days immediately			
	preceding the date of this petition or for a longer part of such 180 days		Tot Too days immediately			
	There is a bankruptcy case concerning debtor's affiliate, general partn	er, or partnership pending in this District.				
	Debtor is a debtor in a foreign proceeding and has its principal place					
	no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re		deral or state court] in this			
	Certification by a Debtor Who Resides a (Check all applic					
	(Check all applicable boxes.)					
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)						
	(Name of landlord that obtained judgment)					
		(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, there are c		permitted to cure the			
	entire monetary default that gave rise to the judgment for possession					
	Debtor has included with this petition the deposit with the court of	any rent that would become due during the 30-	day period after the filing			
_	of the petition.					
	Debtor certifies that he/she has served the Landlord with this certifies	ication, (11 U.S.C. § 362(1)).				

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B1 (Official Form) 1 (4/10) Page 3

Page 3

	untary Petition	Name of Debtor(s):
(Thi	s page must be completed and filed in every case.)	
	Signa	
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
and [If p chose or 1: chap [If n	clare under penalty of perjury that the information provided in this petition is true correct.  The petitioner is an individual whose debts are primarily consumer debts and has the entitioner of the under chapter 7. It am aware that I may proceed under chapter 7, 11, 12 and the fill of title 11, United States Code, understand the relief available under each such ter, and choose to proceed under chapter 7.  The attorney represents me and no bankruptcy petition preparer signs the petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
have	obtained and read the notice required by 11 U.S.C. § 342(b).	
	quest relief in accordance with the chapter of title 11, United States Code, ified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X	<u> </u>	X (Signature of Foreign Representative)
	Signature of Debtor	(Signature of Foreign Representative)
X		
	Signature of Joint Debtor	(Printed Name of Foreign Representative)
	Telephone Number (if not represented by attorney)	
		Date
	Date Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
	Signature of Attorney"	Signature of Non-Attorney Bankruptcy Petition Preparer
X	Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information
	Printed Name of Attorney for Debtor(s)	required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or
		guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a
	Firm Name	maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing
		for a debtor or accepting any fee from the debtor, as required in that section.
	Address	Official Form 19 is attached.
	Address	
	Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
	Date	Social-Security number (If the bankruptcy petition preparer is not an
		individual, state the Social-Security number of the officer, principal,
certi	a case in which § 707(b)(4)(D) applies, this signature also constitutes a fication that the attorney has no knowledge after an inquiry that the information e schedules is incorrect.	responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	Signature of Debtor (Corporation/Partnership)	
	clare under penalty of perjury that the information provided in this petition is true correct, and that I have been authorized to file this petition on behalf of the or.	Address X
The Cod	debtor requests the relief in accordance with the chapter of title 11, United States e, specified in this petition.	Date
3.7		Signature of bankruptcy petition preparer or officer, principal, responsible person,
X	Signature of Authorized Individual	or partner whose Social-Security number is provided above.
	<u></u>	Names and Social-Security numbers of all other individuals who prepared or
	Printed Name of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an
	Title of Authorized Individual	individual.
	Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

	District of	
In re		Case No
Debtor		(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) – Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date:

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B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court

			District Of	
In re	Dalston	,	Case No	
	Debtor		Chapter	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$		
B - Personal Property			\$		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$	
F - Creditors Holding Unsecured Nonpriority Claims				\$	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$
J - Current Expenditures of Individual Debtors(s)					\$
тот	TAL		\$	\$	

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Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court**

			_ DISTRICT OF	
In re		,	Case No	
	Debtor			
			Chapter	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

 $\Box$  Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

#### State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$

#### **State the following:**

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

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In re		 Case No.
	Debtor	(If known)

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	To	tal <b>≻</b>		

(Report also on Summary of Schedules.)

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In re	 ,	Case No	(TAT
Debtor			(If known)

SCHEDU	LE B - PER	SONAL PI	ROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.** 

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)				

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In re		Case No.	
Debtor	,	(If known)	

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	O N	O DESCRIPTION AND LOCATION OF PROPERTY	N O ON OF PROPERTY  DESCRIPTION AND LOCATION OF PROPERTY  E  DESCRIPTION AND LOCATION OF PROPERTY

Debtor	······································	Case 110.	(If known)	
In re		Case No.		
B6B (Official Port 6B) (12/07) Clare 1		Page 11 of 44	Desc Main	

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory.				
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				
		continuation sheets attached Tota	ı <b>&gt;</b>	\$

Debto <u>r</u>		,		(If known)	
In re		,	Case No		
			Page 12 of 44		
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# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. § 522(b)(2)	
□ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

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B6D (Official Form 6D) (12/07)

- /	( ,				
In re			,	Case No.	
		Debtor		_	(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.									
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
			VALUE \$						
continuation sheets attached			Subtotal ► (Total of this page)				\$	\$	
			Total ► (Use only on last page)				\$	\$	
			/				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical	

Summary of Certain Liabilities and Related

Data.)

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**B6D** (Official Form 6D) (12/07) – Cont.

In re \_\_\_\_\_\_, Case No. \_\_\_\_\_ (if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

	,	T						1
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet noofcontinuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (s) $\blacktriangleright$ (Total(s) of this page)				\$	\$
			Total(s) ► (Use only on last page)				\$	\$
			(Ose only on last page)				(Report also on	(If applicable,

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 15-01064 Doc 1 Filed 01/14/15 Entered 01/14/15 14:15:30 Desc Main Document Page 15 of 44

B6E (Official Form 6E) (12/07)

In re		•	Case No.
	Debtor	<del></del>	(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

## Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### **☐** Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In re	, Case No
Debtor	(if known)
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400*	per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the that were not delivered or provided. 11 U.S.C. § 507(a)(7	purchase, lease, or rental of property or services for personal, family, or household use, ').
☐ Taxes and Certain Other Debts Owed to Government	ental Units
Taxes, customs duties, and penalties owing to federal, st	tate, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insure	ed Depository Institution
	ctor of the Office of Thrift Supervision, Comptroller of the Currency, or Board of essors or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
☐ Claims for Death or Personal Injury While Debtor	Was Intoxicated
Claims for death or personal injury resulting from the opdrug, or another substance. 11 U.S.C. § 507(a)(10).	peration of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts are subject to adjustment on April 1, 2010, and adjustment.	d every three years thereafter with respect to cases commenced on or after the date of

\_ continuation sheets attached

Debtor		(if known)	
In re	<del>,</del>	Case No	<del></del> .
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## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Type of Priority for Claims Listed on This Sheet** 

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	l to Sc	hedule of	(T	S otals of	Subtotal f this pa	ls <b>≻</b> age)	\$	\$	
			Total➤ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

Debtor		(if known)	
In re	<b>,</b>	Case No	<del></del> .
Case 15-01064 Doc 1 B6E (Official Form 6E) (12/07) – Cont.	Filed 01/14/15 Document	Entered 01/14/15 14:15:30 Page 18 of 44	Desc Main

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	1 to Sci	hedule of	(T	S otals of	Subtota this pa	ls <b>≻</b> age)	\$	\$	
			Total➤ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				\$		
			Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data)					\$	\$

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In re		•	Case No.	
Debtor		·		(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT CODEBTOR **MAILING ADDRESS INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. Subtotal**>** \$ continuation sheets attached Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re			, Ca	ase No.	·		f known)	
SCHEDULE F - Cl	RED:	ITORS I	HOLDING UNSECUR (Continuation Sheet)	ED I	NON	PRIC	ORITY CLAI	MS
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.								
ACCOUNT NO.								

ACCOUNT NO.

ACCOUNT NO.

ACCOUNT NO.

Subtotal➤

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In re			, Ca	ase No.		(i	f known)	
SCHEDULE F - CI	RED	ITORS I	HOLDING UNSECUR (Continuation Sheet)	ED 1	NON	PRIC	ORITY CLAI	MS
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.								
ACCOUNT NO.								

Subtotal➤

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

ACCOUNT NO.

ACCOUNT NO.

ACCOUNT NO.

Nonpriority Claims

Sheet no.\_\_\_of\_\_\_ continuation sheets attached to Schedule of Creditors Holding Unsecured

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In re			, C:	ase No.		(i	f known)		
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM		
ACCOUNT NO.									

ACCOUNT NO.

ACCOUNT NO.

ACCOUNT NO.

Subtotal➤

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In re Debtor			, Ca	ase No.	·	(i	f known)	
SCHEDULE F - C	SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.								
ACCOUNT NO.								

ACCOUNT NO.

ACCOUNT NO.

ACCOUNT NO.

Subtotal➤

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In reDebtor			, Ca	ase No.	•		if known)	
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.								
ACCOUNT NO.								

ACCOUNT NO.

ACCOUNT NO.

ACCOUNT NO.

Subtotal➤

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In re		,	Case No.	

**Debtor** 

COLLEDIA		NUMBER OF STREET	
SCHEDULE (+ -	- EXECUTORY CO	NTRACTS AND I	UNEXPIRED LEASES

(if known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AN NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIA REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRAC			

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n re Debt	łow		Case No.	(if known)
Debt	or			(II KIIOWII)
		SCHEDIII E H	- CODEBTORS	
		SCHEDULE H	- CODEDIORS	
debtor in the schedules of cre commonwealth, or territory (in Wisconsin) within the eight-y former spouse who resides or condebtor spouse during the	ditors. Include all gincluding Alaska, A year period immedia resided with the deeight years immediated address of the control	guarantors and co-signers arizona, California, Idaho, ately preceding the comme botor in the community prately preceding the comme hild's parent or guardian,	ner than a spouse in a joint case, that is also if the debtor resides or resided in a commu. Louisiana, Nevada, New Mexico, Puerto R encement of the case, identify the name of toperty state, commonwealth, or territory. In encement of this case. If a minor child is a such as "A.B., a minor child, by John Doe, g	anity property state, ico, Texas, Washington, or he debtor's spouse and of any actude all names used by the codebtor or a creditor, state the
Check this box if debtor	has no codebtors.			
NAME AND	ADDRESS OF CO	DDEBTOR	NAME AND ADDRESS OF	CREDITOR

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	Doc
In re	

In re		,	Case No	
_	Debtor			(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDE	NTS OF DEBTOR AN	ND SPOUSE
Status:	RELATIONSHIP(S):		AGE(S):
Employment:	DEBTOR		SPOUSE
Occupation			
Name of Employer			
How long employed	i		
Address of Employe	er		
NCOME: (Estimate of	of average or projected monthly income at time	DEBTOR	SPOUSE
case f	iled)		
Monthly among ruos	res caleur, and commissions	\$	\$
(Prorate if not pa	ges, salary, and commissions	\$	\$
Estimate monthly		Ψ	Ψ
SUBTOTAL		\$	\$
I ECC DAVIDOLI	DEDITORS	Ψ	
a. Payroll taxes an		\$	\$
b. Insurance	id social security	\$	\$
c. Union dues		\$	\$
d. Other (Specify)	:	\$	\$
SUBTOTAL OF P	AYROLL DEDUCTIONS	\$	_ \$
TOTAL NET MO	NTHLY TAKE HOME PAY	\$	<u> </u>
	om operation of business or profession or farm	\$	\$
(Attach detailed		\$	\$
Income from real particle. Interest and divide		\$	\$
	nance or support payments payable to the debtor for	\$	¢
the debtor's us	e or that of dependents listed above	Φ	Φ
	government assistance		
(Specify):  2. Pension or retirent	nent income	\$	\$
<ol> <li>Pension of retirents</li> <li>Other monthly in</li> </ol>		\$	\$
		\$	\$
4. SUBTOTAL OF	LINES 7 THROUGH 13	\$	
5. AVERAGE MON	NTHLY INCOME (Add amounts on lines 6 and 14)	\$	<u> </u>
6. COMBINED AV	ERAGE MONTHLY INCOME: (Combine column	\$	
otals from line 15)	Z. 1. 1. Z. 1. 1. Z. 1.	(Report also on Sumon Statistical Summa	mary of Schedules and, if applicable, ary of Certain Liabilities and Related Da
<ol> <li>Describe any incr</li> </ol>	rease or decrease in income reasonably anticipated to	occur within the year	following the filing of this document:

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		Document	i age 20 oi 77			
In re		,		Case No.		
_	Debtor				(if known)	

## **SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is	filed and debto	r's spouse maintains a separate household. Complete a separate schedule of expen	ditures labeled "Spouse."
Rent or home mortgage payment (include)	lot rented for n	nobile home)	\$
a. Are real estate taxes included?		No	
b. Is property insurance included?		No	
2. Utilities: a. Electricity and heating fuel			\$
b. Water and sewer			\$
c. Telephone			\$
d. Other			\$
3. Home maintenance (repairs and upkeep)			\$
4. Food			\$
5. Clothing			\$
6. Laundry and dry cleaning			\$
7. Medical and dental expenses			\$
8. Transportation (not including car paymen	its)		\$
9. Recreation, clubs and entertainment, new	spapers, magaz	ines, etc.	\$
10.Charitable contributions			\$
11.Insurance (not deducted from wages or in	ncluded in home	e mortgage payments)	
a. Homeowner's or renter's			\$
b. Life			\$
c. Health			\$
d. Auto			\$
e. Other			\$
12. Taxes (not deducted from wages or incle (Specify)		ortgage payments)	\$
13. Installment payments: (In chapter 11, 12	, and 13 cases,	do not list payments to be included in the plan)	
a. Auto			\$
b. Other			\$
c. Other			\$
14. Alimony, maintenance, and support paid	l to others		\$
15. Payments for support of additional depe	ndents not livin	g at your home	\$
16. Regular expenses from operation of bus	iness, professio	n, or farm (attach detailed statement)	\$
17. Other			\$
18. AVERAGE MONTHLY EXPENSES (7 if applicable, on the Statistical Summary		Report also on Summary of Schedules and, bilities and Related Data.)	\$
19. Describe any increase or decrease in exp	penditures reaso	nably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET IN	ICOME		
a. Average monthly income from Line	15 of Schedule	I	\$
b. Average monthly expenses from Line	e 18 above		\$
c. Monthly net income (a. minus b.)			\$

Debtor

(if known)



## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	Signature:
	Deotoi
Date	Signature:(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	NATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notic promulgated pursuant to 11 U.S.C. § 110(h) setting a	pankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide the sand information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been an aximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum a debtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individu who signs this document.	al, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
Address  X Signature of Bankruptcy Petition Preparer	 Date
X	Date  viduals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
X Signature of Bankruptcy Petition Preparer  Names and Social Security numbers of all other indiv	
X	viduals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
Signature of Bankruptcy Petition Preparer  Names and Social Security numbers of all other individuals of the security numbers of all other individuals. If more than one person prepared this document, attack the bankruptcy petition preparer's failure to comply with the security of the s	viduals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: ach additional signed sheets conforming to the appropriate Official Form for each person.  The provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110,
X Signature of Bankruptcy Petition Preparer  Names and Social Security numbers of all other indiv  If more than one person prepared this document, atta  A bankruptcy petition preparer's failure to comply with the SU.S.C. § 156.  DECLARATION UNDER P  I, the	viduals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: ach additional signed sheets conforming to the appropriate Official Form for each person.  The provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110,
X Signature of Bankruptcy Petition Preparer  Names and Social Security numbers of all other indiv  If more than one person prepared this document, atta  A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.  DECLARATION UNDER P  I, the	riduals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  ach additional signed sheets conforming to the appropriate Official Form for each person.  The provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110.  PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sting of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
Signature of Bankruptcy Petition Preparer  Names and Social Security numbers of all other indiv  If more than one person prepared this document, atta  A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.  DECLARATION UNDER P  I, the	riduals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  ach additional signed sheets conforming to the appropriate Official Form for each person.  The provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110,  PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the  [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sting of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

### UNITED STATES BANKRUPTCY COURT

DIS	STRICT OF
In re:	Case No(if known)
STATEMENT OF	FINANCIAL AFFAIRS
the information for both spouses is combined. If the case is information for both spouses whether or not a joint petition i filed. An individual debtor engaged in business as a sole proshould provide the information requested on this statement caffairs. To indicate payments, transfers and the like to mino	Spouses filing a joint petition may file a single statement on which filed under chapter 12 or chapter 13, a married debtor must furnish s filed, unless the spouses are separated and a joint petition is not prietor, partner, family farmer, or self-employed professional, oncerning all such activities as well as the individual's personal r children, state the child's initials and the name and address of the ohn Doe, guardian." Do not disclose the child's name. See, 11 U.S.C.
must complete Questions 19 - 25. If the answer to an appli	s. Debtors that are or have been in business, as defined below, also icable question is "None," mark the box labeled "None." If e and attach a separate sheet properly identified with the case name,
DE	FINITIONS
individual debtor is "in business" for the purpose of this form the filing of this bankruptcy case, any of the following: an of of the voting or equity securities of a corporation; a partner, self-employed full-time or part-time. An individual debtor a	rpose of this form if the debtor is a corporation or partnership. An a if the debtor is or has been, within six years immediately preceding ficer, director, managing executive, or owner of 5 percent or more other than a limited partner, of a partnership; a sole proprietor or lso may be "in business" for the purpose of this form if the debtor an employee, to supplement income from the debtor's primary
their relatives; corporations of which the debtor is an officer,	mited to: relatives of the debtor; general partners of the debtor and director, or person in control; officers, directors, and any owner of orate debtor and their relatives; affiliates of the debtor and insiders .C. § 101.

### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

	12. Safe deposit boxes					
None	List each safe deposit or other within <b>one year</b> immediately p chapter 13 must include boxes the spouses are separated and a	or depositories of either	ment of this or both spot	case. (Married debt	ors filing under chapter 12	or
	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADD OF THOSE WITH A TO BOX OR DEPO	ACCESS	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY	
_						
	13. Setoffs					
None	List all setoffs made by any cr the commencement of this case concerning either or both spou petition is not filed.)	e. (Married debtors filin	g under chap	oter 12 or chapter 13	must include information	
	NAME AND ADDRESS OF O	CREDITOR	DATE SETOF		MOUNT F SETOFF	
	14. Property held for a	nother person				
None	List all property owned by and	other person that the debt	or holds or c	controls.		
	NAME AND ADDRESS OF OWNER	DESCRIPTION VALUE OF PR			LOCATION OF PROPI	ERTY
	15. Prior address of debtor					_
None	If debtor has moved within <b>thu</b> which the debtor occupied dur filed, report also any separate	ing that period and vacat				on is
	ADDRESS	NAME USED		DATES OF	COCCUPANCY	

	16. Spouses and Former	Spouses				
None	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within <b>eight years</b> immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.					
	NAME					
	17. Environmental Info	mation.				
	For the purpose of this que	estion, the follo	owing definitions apply:			
	releases of hazardous or to	oxic substances	, wastes or material into	the air, land, soil,	ting pollution, contamination, surface water, groundwater, o leanup of these substances, was	
	"Site" means any location formerly owned or operate				l Law, whether or not presently	y or
	"Hazardous Material" mea material, pollutant, or con				ostance, toxic substance, hazard	lous
None	unit that it may be liable of	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:				
	SITE NAME AND ADDRESS		ID ADDRESS RNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW	
None					a governmental unit of a releas t and the date of the notice.	ee
	SITE NAME AND ADDRESS		ID ADDRESS RNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW	
None		r is or was a pa	arty. Indicate the name		ander any Environmental Law of governmental unit that is or was	
	NAME AND ADDR OF GOVERNMENT		DOCKET NUMBE		ATUS OR SPOSITION	
	18 . Nature, location and	l name of busi	ness			
None	and beginning and ending	dates of all bus	sinesses in which the de	btor was an office:	numbers, nature of the business r, director, partner, or managin ployed in a trade, profession, o	ıg

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

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which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

8

	If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within <b>six years</b> immediately preceding the commencement of this case.					
	NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	. ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES	
None	b. Identify any l	business listed in response to su S.C. § 101.	ıbdivision a., above,	that is "single asset real estate	e" as	
	NAME	AI	DDRESS			
either i	full- or part-time.  (An individual o ss, as defined above	ed partner, of a partnership, a so r joint debtor should complete to t, within six years immediately p to the	this portion of the st preceding the comm	catement <b>only</b> if the debtor is o	r has been in	
	19. Books, reco	ords and financial statements				
None		keepers and accountants who wi kept or supervised the keeping			of this	
	NAME AN	D ADDRESS		DATES SERVIC	ES RENDERED	
None		or individuals who within <b>two</b> d the books of account and reco				
	NAME	АΓ	DDRESS	DATES SERVIC	ES RENDERED	

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	NAME		ADDRESS
Jone	d. List all financial institutions, creditors financial statement was issued by the deb		rcantile and trade agencies, to whom a ly preceding the commencement of this cas
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
Ione	a. List the dates of the last two inventorie taking of each inventory, and the dollar at		
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
lone	<ul> <li>b. List the name and address of the perso in a., above.</li> <li>DATE OF INVENTORY</li> </ul>	in having possession of the recon	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	DATE OF INVENTORY		
	21. Current Partners, Officers, D	irectors and Shareholders	
one	21. Current Partners, Officers, D		tnership interest of each member of the
one	21. Current Partners, Officers, D  a. If the debtor is a partnership, list t		tnership interest of each member of the PERCENTAGE OF INTEREST
one	21. Current Partners, Officers, D  a. If the debtor is a partnership, list t partnership.  NAME AND ADDRESS	he nature and percentage of par  NATURE OF INTEREST	PERCENTAGE OF INTEREST e corporation, and each stockholder who

	22 . Former partners, officers, directors	s and shareholders	
None	a. If the debtor is a partnership, list each preceding the commencement of this case.		e partnership within <b>one year</b> immediately
	NAME	ADDRESS	DATE OF WITHDRAWAL
Vone	b. If the debtor is a corporation, list all of within <b>one year</b> immediately preceding th		onship with the corporation terminated
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION
	23 . Withdrawals from a partnership or	· distributions by a corporation	
None	If the debtor is a partnership or corporation including compensation in any form, bonu during <b>one year</b> immediately preceding the	ises, loans, stock redemptions, or	
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
	24. Tax Consolidation Group.		
None	If the debtor is a corporation, list the name consolidated group for tax purposes of wh immediately preceding the commencemen	ich the debtor has been a membe	ion number of the parent corporation of any or at any time within six years
	NAME OF PARENT CORPORATIO	ON TAXPAYER-IDENTIFIC	CATION NUMBER (EIN)
	25. Pension Funds.		
None	If the debtor is not an individual, list the n which the debtor, as an employer, has been preceding the commencement of the case.	n responsible for contributing at	
	NAME OF PENSION FUND	TAXPAYER-IDENTIFICAT	ION NUMBER (EIN)

\* \* \* \* \* \*

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11

[If completed	d by an individual or indivi	dual and spouse]		
	ler penalty of perjury that I ny attachments thereto and		contained in the foregoing statement of financial correct.	ત્રી
Date		Signatu	re	
		of Debt	or	
Date		Signatu of Joint (if any)		
[If completed o	n behalf of a partnership or corp	poration]		
	penalty of perjury that I have reat they are true and correct to the		the foregoing statement of financial affairs and any attacher rmation and belief.	hments
Date		Sig	nature	
	signing on behalf of a partnershi	— ip or corporation must indic	Print Name and Title ate position or relationship to debtor.]	
		continuation sheets	attached	
Penalty for	making a false statement: Fine of	up to \$500,000 or imprisonme	ent for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571	
DECLARATI	ON AND SIGNATURE OF NO	ON-ATTORNEY BANKR	UPTCY PETITION PREPARER (See 11 U.S.C. § 110	)
compensation and have pround 342(b); and, (3) if rule	ovided the debtor with a copy of s or guidelines have been promu ers, I have given the debtor notic	this document and the notice algated pursuant to 11 U.S.C	fined in 11 U.S.C. § 110; (2) I prepared this document for cess and information required under 11 U.S.C. §§ 110(b), E. § 110(h) setting a maximum fee for services chargeable perfore preparing any document for filing for a debtor or an	110(h), by
Printed or Typed Name and	1 Title, if any, of Bankruptcy Pet	ition Preparer	Social-Security No. (Required by 11 U.S	.C. § 110.)
	reparer is not an individual, stat ner who signs this document.	e the name, title (if any), ad	ldress, and social-security number of the officer, principa	·l,
Address				
Signature of Bankruptcy I	Petition Preparer		Date	

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 203 (12/94)

## United States Bankruptcy Court

	District Of	
In	In re	
	Case No.	
Do	Debtor Chapter	-
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR I	DEBTOR
1.	1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attornamed debtor(s) and that compensation paid to me within one year before the filing bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on be in contemplation of or in connection with the bankruptcy case is as follows:	of the petition in
	For legal services, I have agreed to accept	\$
	Prior to the filing of this statement I have received	\$
	Balance Due	\$
2.	2. The source of the compensation paid to me was:	
	☐ Debtor ☐ Other (specify)	
3.	3. The source of compensation to be paid to me is:	
	☐ Debtor ☐ Other (specify)	
4.	4. I have not agreed to share the above-disclosed compensation with any other personnembers and associates of my law firm.	on unless they are
	I have agreed to share the above-disclosed compensation with a other person or permembers or associates of my law firm. A copy of the agreement, together with a the people sharing in the compensation, is attached.	
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspecase, including:	ects of the bankruptcy
	<ul> <li>Analysis of the debtor's financial situation, and rendering advice to the debtor in to file a petition in bankruptcy;</li> </ul>	determining whether
	b. Preparation and filing of any petition, schedules, statements of affairs and plan wh	nich may be required;
	<ul> <li>Representation of the debtor at the meeting of creditors and confirmation hearing hearings thereof;</li> </ul>	, and any adjourned

# Case 15-01064 Doc 1 Filed 01/14/15 Entered 01/14/15 14:15:30 Desc Main Document Page 42 of 44 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

	d.	Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
	e.	[Other provisions as needed]
6.	Ву	agreement with the debtor(s), the above-disclosed fee does not include the following services:
		CERTIFICATION
		I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.
	-	Date Signature of Attorney
		Gynatar o ar rational
		Name of law firm

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this

notice required by § 342(b) of the Bankruptcy Code.				
Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required			
Address:				
	by 11 U.S.C. § 110.	by 11 U.S.C. § 110.)		
X				
Signature of Bankruptcy Petition Preparer or officer,				
principal, responsible person, or partner whose Social				
Security number is provided above.				
Certificat	te of the Debtor			
I (We), the debtor(s), affirm that I (we) have received and	d read this notice.			
	X			
Printed Name(s) of Debtor(s)	Signature of Debtor	Date		
Case No. (if known)	X			
	Signature of Joint Debtor (if	any) Date		